

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rachelle Elaine Cassell  
Debtor

Case No. 19-04526-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Nov 22, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 69

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Rachelle Elaine Cassell, 87 Smith Road, Gardners, PA 17324-9000  |
| 5261005  | + AMERIHOME MORTGAGE, 21300 VICTORY BLVD, WOODLAND HILLS, CA 91367-2525  |
| 5280195  | + AmeriHome Mortgage Company, LLC, 425 Phillips Blvd, Ewing, NJ 08618-1430   |
| 5267583  | + AmeriHome Mortgage Company, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060 |
| 5261011  | CHRISTOPHER CASSELL, 43C EASTGATE DRIVE, CARLISLE, PA 17015  |
| 5261013  | COMENITY BANK VACATION CLUB, PO BOX 659834, SAN ANTONIO, TX 78265-9134   |
| 5261019  | + FEDLOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610   |
| 5261022  | + FMS INC, PO BOX 707601, TULSA, OK 74170-7601   |
| 5271821  | + FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132   |
| 5261025  | + HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811   |
| 5261027  | JULIE MAHAN, 43C EASTGATE DRIVE, CARLISLE, PA 17015  |
| 5261030  | + MARINER FINANCE LLC, 40 NOBLE BLVD SUITE 22, CARLISLE, PA 17013-4122   |
| 5435229  | + Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218                     |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                   | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/Text: Bankruptcy@Freedommortgage.com | Nov 22 2024 18:42:00 | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764                  |
| cr       | + EDI: PRA.COM                               | Nov 22 2024 23:39:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                      |
| 5261003  | + Email/PDF: bncnotices@becket-lee.com       | Nov 22 2024 18:56:50 | AMERICAN EXPRESS, PO BOX 297871, FT LAUDERDALE FL 33329-7871                               |
| 5261004  | + Email/PDF: bncnotices@becket-lee.com       | Nov 22 2024 18:56:52 | AMERICAN EXPRESS BANK FSB, 4315 SOUTH 2700 WEST, SALT LAKE CITY, UT 84184-0001             |
| 5266776  | Email/PDF: bncnotices@becket-lee.com         | Nov 22 2024 18:56:58 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5261006  | Email/Text: bankruptcy@bhg-inc.com           | Nov 22 2024 18:41:00 | BANKERS HEALTHCARE GROUP LLC, 201 SOLAR STREET, SYRACUSE, NY 13204                         |
| 5261007  | + EDI: TSYS2                                 | Nov 22 2024 23:39:00 | BARCLAY'S BANK DE, 125 S WEST ST, WILMINGTON, DE 19801-5014                                |
| 5261012  | Email/Text: bankruptcy@bhg-inc.com           | Nov 22 2024 18:42:00 | CHRISTOPHER J CALI ESQUIRE, CJC LAW OFFICE, 201 SOLAR STREET, SYRACUSE, NY 13204           |

|         |  |                      |   |
|---------|--|----------------------|---|
| 5261008 | EDI: CAPITALONE.COM                                  | Nov 22 2024 23:39:00 | CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285                                   |
| 5261009 | EDI: WFNNB.COM                                       | Nov 22 2024 23:39:00 | CB/MRTHNVI, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125  |
| 5261014 | EDI: PENNDEPTREV                                     | Nov 22 2024 23:39:00 | COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946                              |
| 5261014 | Email/Text: RVSVCBICNOTICE1@state.pa.us              | Nov 22 2024 18:42:00 | COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946                              |
| 5277174 | + EDI: CRFRSTNA.COM                                  | Nov 22 2024 23:39:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011  |
| 5261015 | + EDI: CRFRSTNA.COM                                  | Nov 22 2024 23:39:00 | CREDIT FIRST NATL ASSOC, 6275 EASTLAND ROAD, BROOK PARK, OH 44142-1399  |
| 5261016 | + Email/PDF: creditonebknotifications@resurgent.com  | Nov 22 2024 18:44:11 | CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873   |
| 5271269 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Nov 22 2024 18:43:25 | CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368               |
| 5266245 | EDI: CAPITALONE.COM                                  | Nov 22 2024 23:39:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083                   |
| 5280131 | Email/PDF: bncnotices@becket-lee.com                 | Nov 22 2024 18:57:06 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 5285712 | EDI: CITICORP  | Nov 22 2024 23:39:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027   |
| 5261017 | ^ MEBN   | Nov 22 2024 18:35:55 | D&A SERVICES, 1400 E TOUHY AVE,, STE G2, DES PLAINES, IL 60018-3338   |
| 5261045 | Email/Text: ra-li-occ-esbkpt-hbg@pa.gov              | Nov 22 2024 18:41:00 | UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121 |
| 5261018 | EDI: DISCOVER  | Nov 22 2024 23:39:00 | DISCOVER BANK, DISCOVER PRODUCTS INC, PO BOX 3025, NEW ALBANY, OH 43054-3025  |
| 5261020 | Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Nov 22 2024 18:41:00 | FIRST NATIONAL BANK, 4140 E STATE STREET, HERMITAGE, PA 16148-3487  |
| 5261021 | + Email/Text: crdept@na.firstsource.com              | Nov 22 2024 18:42:00 | FIRSTSOURCE ADVANTAGE, LLC, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609  |
| 5261023 | Email/Text: administrative@foundationfinance.com     | Nov 22 2024 18:42:00 | FOUNDATION FINANCE CO, CORRESPONDENCE, PO BOX 437, SCHOFIELD, WI 54476  |
| 5435230 | + Email/Text: Bankruptcy@Freedommortgage.com         | Nov 22 2024 18:42:00 | Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764  |
| 5433197 | Email/Text: Bankruptcy@Freedommortgage.com           | Nov 22 2024 18:42:00 | Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, IN 46037-7939                                   |
| 5261024 | + EDI: CITICORP                                      | Nov 22 2024 23:39:00 | HOME DEPOT CREDIT SERVICES, PO BOX 790328, SAINT LOUIS, MO 63179-0328   |
| 5261026 | EDI: IRS.COM   | Nov 22 2024 23:39:00 | INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346  |
| 5261010 | Email/Text: info@pamd13trustee.com                   | Nov 22 2024 18:41:00 | CHARLES J DEHART, III, ESQ., 8125 ADAMS   |

|         |   |                      |   |
|---------|---|----------------------|---|
| 5285653 | EDI: JEFFERSONCAP.COM                                 | Nov 22 2024 23:39:00 | DRIVE STE A, HUMMELSTOWN PA 17036   |
| 5261028 | + Email/Text: PBNCNotifications@perituservices.com    | Nov 22 2024 18:41:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617                             |
| 5267120 | Email/PDF: resurgentbknotifications@resurgent.com     | Nov 22 2024 18:43:25 | KOHLS/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084                        |
| 5261029 | + Email/Text: bankruptcy@marinerfinance.com           | Nov 22 2024 18:41:00 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587            |
| 5261032 | + Email/Text: unger@members1st.org                    | Nov 22 2024 18:42:00 | MARINER FINANCE LLC, BK NOTICES, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904                |
| 5261033 | + Email/PDF: MerrickBKNotifications@Resurgent.com     | Nov 22 2024 18:43:49 | MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040                          |
| 5285189 | + Email/Text: bankruptcy@marinerfinance.com           | Nov 22 2024 18:41:00 | MERRICK BANK COURT NOTICES, PO BOX 9201, OLD BETHPAGE, NY 11804-9001                              |
| 5284313 | + Email/Text: bankruptcydpt@mcmcg.com                 | Nov 22 2024 18:42:00 | Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904                           |
| 5273594 | EDI: AGFINANCE.COM                                    | Nov 22 2024 23:39:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037                               |
| 5261034 | EDI: AGFINANCE.COM                                    | Nov 22 2024 23:39:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251   |
| 5279640 | EDI: PRA.COM  | Nov 22 2024 23:39:00 | ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 3251, EVANSVILLE, IN 47731-3251                        |
| 5261035 | + Email/PDF: resurgentbknotifications@resurgent.com   | Nov 22 2024 18:43:24 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                                   |
| 5261036 | Email/Text: enotifications@santanderconsumerusa.com   | Nov 22 2024 18:42:00 | RESURGENT CAPITAL SERVICES, 55 BEATTIE PLACE #110, GREENVILLE, SC 29601-5115                      |
| 5261037 | + EDI: SYNC   | Nov 22 2024 23:39:00 | SANTANDER CONSUMER USA, BANKRUPTCY DEPARTMENT, PO BOX 560284, DALLAS, TX 75356-0284               |
| 5261038 | + EDI: SYNC   | Nov 22 2024 23:39:00 | SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015   |
| 5261039 | EDI: SYNC   | Nov 22 2024 23:39:00 | SYNCB/AMEG, PO BOX 965005, ORLANDO, FL 32896-5005   |
| 5261040 | + EDI: SYNC   | Nov 22 2024 23:39:00 | SYNCB/JCP, BK NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060                                      |
| 5261041 | + EDI: SYNC   | Nov 22 2024 23:39:00 | SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004  |
| 5261042 | EDI: SYNC   | Nov 22 2024 23:39:00 | SYNCB/PPMC, PO BOX 965005, ORLANDO, FL 32896-5005   |
| 5261043 | + EDI: SYNC   | Nov 22 2024 23:39:00 | SYNCB/TJXDC, PO BOX 965060, ORLANDO, FL 32896-5060  |
| 5460310 | + Email/Text: enotifications@santanderconsumerusa.com | Nov 22 2024 18:42:00 | SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024  |
| 5261572 | + EDI: AIS.COM  | Nov 22 2024 23:39:00 | Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244                           |
| 5261044 | + EDI: WTRRNBNK.COM                                   | Nov 22 2024 23:39:00 | Synchrony Bank, by AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901 |
|         |   |                      | TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673   |

District/off: 0314-1  
Date Rcvd: Nov 22, 2024

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 69

|         |   |                      |  |
|---------|---|----------------------|--|
| 5287634 | + Email/Text: bncmail@w-legal.com         | Nov 22 2024 18:42:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                     |
| 5261046 | + Email/Text: ra-li-occ-esbkpt-hbg@pa.gov | Nov 22 2024 18:41:00 | UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751 |
| 5284673 | EDI: AIS.COM                              | Nov 22 2024 23:39:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  |
| 5261047 | + Email/Text: bankruptcydept@wyn.com      | Nov 22 2024 18:42:00 | WYNDHAM VACATION RESORTS, Inc., PO BOX 97474, LAS VEGAS, NV 89193-7474   |

TOTAL: 57

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       | *+            | Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  |
| cr       | *+            | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 5280132  | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 5271691  | *P++          | BANKERS HEALTHCARE GROUP LLC, ATTN BANKRUPTCY DEPT, 201 SOLAR STREET, SYRACUSE NY 13204-1425, address filed with court., Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204 |
| 5433198  | *             | Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, IN 46037-7939  |
| 5285590  | *+            | Synchrony Bank, by AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 5261031  | ##+           | MARTIN L CASSELL, 20 MEMORIAL LANE, NEWVILLE, PA 17241-8606  |

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

| Name                   | Email Address  |
|------------------------|--|
| Denise E. Carlon       | on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Dorothy L Mott         | on behalf of Debtor 1 Rachelle Elaine Cassell DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendor@gmail.com;mottgendorlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com |
| Jack N Zaharopoulos    | TWeclf@pamd13trustee.com   |
| Kara Katherine Gendron | on behalf of Debtor 1 Rachelle Elaine Cassell karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com  |

l.com;MottGendronLaw@jubileebk.net

Mario J. Hanyon  
on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com

Marisa Myers Cohen  
on behalf of Creditor AmeriHome Mortgage Company LLC ecfmail@mwc-law.com

Matthew K. Fissel  
on behalf of Creditor Freedom Mortgage Corporation matthew.fissel@brockandscott.com wbefc@brockandscott.com

Ryan Starks  
on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbefc@brockandscott.com

United States Trustee  
ustpregion03.ha.ecf@usdoj.gov

William E. Craig  
on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 10

**Information to identify the case:**

|   |  |   |
|---|--|---|
| Debtor 1  | Rachelle Elaine Cassell                | Social Security number or ITIN xxx-xx-7411        |
|   | First Name    Middle Name    Last Name | EIN _____   |
| Debtor 2<br>(Spouse, if filing)                                   | First Name    Middle Name    Last Name | Social Security number or ITIN _____<br>EIN _____ |
| United States Bankruptcy Court    Middle District of Pennsylvania |  |   |
| Case number: 1:19-bk-04526-HWV                                    |  |   |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rachelle Elaine Cassell

**By the court:**11/22/24

Henry W. Van Eck, Chief Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**